

Open Enrollment ***Benefits Highlights*** **For 2015**

For Most, SPOG, and Local 77 City of Seattle Employees

October 6 to October 31*, 2014



Look for 2014 and **2015** changes and notices on page 5

* Changes must be made by 5:00 pm on October 31

If you have difficulty understanding the information in this Document

Help is available if you have trouble reading or understanding this document. If the problem you have is not addressed below, please call the City Benefits Unit at 206-615-1340 so we can provide the assistance you need.

- **English is Your Second Language?** If English is not your native language, translators are available to help you. Many City employees have volunteered to translate for fellow employees. To find someone who “speaks your language” click here inweb/LanguageBank/LB_Lookup.asp. Inside the light blue box, click the arrow next to the white box and find the language you speak. Click the GO button. You will find a list of employees who speak that language. If the “Translate” box contains a “Y,” that person will translate for you. Call and find a time he/she is available; make an appointment with the City Benefits Unit (206-615-1340) and bring that person with you. Together we’ll help you understand your City benefits.

If you do not have access to a computer, ask your Department’s HR/Benefits representative to help you, or call the Benefits Unit at 206-615-1340.

- **Hearing Impaired?** If you use a TDD, the City provides translation services. Call 7-1-1 or 1-800-833-6384 on your TDD. You will be connected with the Washington Relay Service. Give them the number of the party you want to call. They will call the person for you, then translate information from your TDD to the person you are calling.
- **Visually Impaired?** This Benefits Highlights document is available in a larger font. To request an electronic copy, contact the Benefits Unit at 206-615-1340.
- **Would rather *hear* the information than *read* it?** If your understanding is improved by having someone read or paraphrase information for you, you are invited to attend a benefits orientation. Orientations cover all City benefits and provide ample time for questions. You can meet with the presenter after the session if you have additional questions or questions you would like to ask confidentially. Orientations are held every week - call 206-615-1340 to sign up.

If you have further questions or concerns or want to speak to someone confidentially, call the Benefits Unit at 206-615-1340.

Open Enrollment Benefits Highlights

Contents:

Changes You Can Make Only During Open Enrollment.....	2
Changes You Can Make Throughout the Year	3
Open Enrollment and Benefits Fairs	4
2014 and 2015 Changes and Notices	5
Enrollment Options	7
Dependent Eligibility.....	8
Premium Sharing.....	9
Changing Your Plan Choices Outside of Open Enrollment	12
Optional Coverages:	
Accidental Death and Dismemberment	13
Flexible Spending Account Programs	13
Group Term Life	13
Long-term Disability.....	13
Where to Find Forms	13
Who to Contact if You Have Questions.....	14

Changes You Can Make **ONLY** During Open Enrollment

Make changes by 5:00 pm on October 31 through Employee Self-Service at:

- InWeb: selfservice.ci.seattle.wa.us/
- PAN: www.seattle.gov; City Employee Resources link in *Need Help?* section.

The following changes **may only be made during Open Enrollment**, unless you experience a qualifying change in family status; see page 10.

Medical/Dental/Vision coverage*

- ☐ Change plans
- ☐ Add or drop an eligible family member **

Flexible Spending Accounts (Participants **must re-enroll** every year)

- ☐ Enroll in Dependent Care Flexible Spending Account for 2015
- ☐ Enroll in Health Care Flexible Spending Account for 2015

Supplemental Long-Term Disability insurance***

- ☐ Enroll in Supplemental LTD; a pre-existing exclusion applies

Life insurance****

- ☐ Add Basic Life or Limited Basic Life coverage
- ☐ Change your Basic Life to Limited Basic Life (or vice versa)
- ☐ Add or increase Supplemental Life coverage for yourself or family members if you have Basic Life

Accidental Death & Dismemberment insurance

- ☐ Add or increase coverage for yourself or your family

* Does not apply to Local 27 members

** If you add a new dependent during Open Enrollment or any time during the year, you will receive a letter at home from Aon Hewitt, the City's business partner, to submit documentation to verify your dependent's(s') eligibility. For more information about dependent eligibility verification, visit the [Dependent Eligibility Verification](http://seattle.gov/personnel/benefits/life/dependenteligibility.asp) page at seattle.gov/personnel/benefits/life/dependenteligibility.asp.

*** Does not apply to represented LEOFF 1 and LEOFF 2 members

****A Medical History Statement is required if adding or increasing coverage

Changes You Can Make Throughout the Year

See your department's Benefit Representative to make these changes any time:

Medical/Dental/Vision coverage*

- ☐ Drop ineligible family members

Supplemental Long-Term Disability insurance**

- ☐ Drop Supplemental LTD

Life insurance

- ☐ Change beneficiary designation
- ☐ Drop Basic or Limited Basic Life coverage
- ☐ Drop or decrease Supplemental Life coverage for yourself or family members

Accidental Death & Dismemberment insurance

- ☐ Change beneficiary designation
- ☐ Drop or decrease your or family coverage

Deferred Compensation Savings Plan

- ☐ Change beneficiary designation
- ☐ Enroll or increase contribution
- ☐ Stop or decrease contribution
- ☐ Add or increase Regular Catch-up contribution or increase Age 50+ Catch-up contribution (if eligible)

Your Ongoing Responsibilities

- Update your address, telephone number and emergency contact through ESS.
- Review your paycheck deductions frequently. See your HR representative with questions.
- Update family status changes – such as birth, divorce – through your department's HR/Benefits Representative.

* Does not apply to Local 27 members.

**Does not apply to represented LEOFF 1 and LEOFF 2 members.

Open Enrollment and Benefits Fairs

Between **October 6 and October 31**, you can make changes to your benefits coverages and add or drop dependents (see checklist on page 2). You must re-enroll if you want to have a health care and/or dependent care Flexible Spending Account in 2015. Even if you do not want to make any changes, we encourage you to go online and review/update your beneficiary information.

For accuracy and efficiency, make changes online through Employee Self-Service (ESS) Inweb at selfservice.ci.seattle.wa.us/ or from PAN at www.seattle.gov; City Employee Resources link in *Need Help?* section. You can make changes as often as you want until **5:00 pm on October 31**; the most recent changes will be saved. Beneficiary updates made via Employee Self-Service are effective immediately

Benefits Fairs and Flu Shot Clinics

Thursday, October 9
9:30 am – 2:30 pm

City Hall – Bertha Knight Landes Room
600 4th Avenue | 98104
(Enter at 5th and Cherry)

Thursday, October 16
7:30 am – 10:00 am

Rainier Community Center
4600 – 38th Avenue South | 98118

Thursday, October 23
7:30 am – 10:00 am

Bitter Lake Community Center
13035 Linden Avenue North | 98133

In addition to the Benefits Fairs, flu shots will be offered at City and King County worksites. See the Benefits Calendar at seattle.gov/personnel/benefits/home.asp.

Flu shots will be available at all fairs. The vaccine will be a mix of serum for H1N1 and seasonal flu.

- **All Aetna Preventive, Local 77 Traditional members and Group Health members** – shots are **free** at all flu shot clinics when you bring your medical card.
- **Fire Fighters Local 27, SPOG Traditional members and Most Traditional members** may purchase flu shots this year for \$30.

2014 Changes and Notices

Plan Change for All Employees Effective October 1, 2014

Services for Developmental Disorders

All medical plans will add Applied Behavioral Analysis (ABA) services coverage. The age and dollar limits on Neuro-Developmental Therapy coverage will be removed.

2015 Changes and Notices

This section outlines changes for the upcoming plan year. Detailed information about all the plans is available:

- On InWeb: personnelweb/benefits/home.aspx
- On Pan: seattle.gov/personnel/benefits/home.asp

Plan Change for All Employees Effective January 1, 2015

All Health Care and Dependent (Day) Care Flexible Spending Accounts

Minimum Annual Contribution: To make these plans more accessible to employees, the minimum annual contribution amount will decrease from \$300 to \$120.

All Health Care Flexible Spending Accounts

Carry Over Feature: You may carry over up to \$500 unused Health Care funds from 2014 into 2015, if it results in a minimum account size of \$120. The carryover amount will be calculated and accessible after the 2014 Health FSA claim reimbursement due date, March 31, 2015. The amount may be used to reimburse health expenses incurred at any time during 2015.

If you have set up a health care flexible spending account for 2015, all amounts up to \$500 of unused 2014 funds will carry over.

if you do not set up a health care flexible spending account for 2015, \$120 to \$500 of unused funds will carry forward. Any unused amounts **under \$120** will be forfeited because of the \$120 minimum contribution requirement.

All Group Term Life Insurance

Rate Reduction: All basic and supplemental Group Term Life Insurance rates will decrease by 10%.

Employees with Most Benefits Coverage

Aetna Preventive and Traditional Plans

- Migraine Medication Education Program – Add mail-based education program to help individuals create a personal plan to reduce or prevent headaches
- Rx Auto Refill Home Delivery Program – Add automatic refill pharmacy home delivery option to simplify the process and help individuals receive their maintenance medications regularly.

Delta Dental of Washington/DDWA (Formerly Washington Dental Service/WDS)

Change the incentive reimbursement for preventive dental services (exam and cleanings) to be a constant 100%, instead of moving from 70% to 100% over 4 years of receiving basic care.

Employees with Seattle Police Officers' Guild Coverage

All Medical Plans

Add gender reassignment medical and surgical services according to Aetna and Group Health clinical guidelines.

Employees with Local 77 IBEW Coverage

No changes except as noted on page 5 for all employees.

Medical Plan Reminder: Employees who switch from an original Local 77 medical plan to a Most/L77 plan will not be able to move back to an original Local 77 plan in the future.

Health Care Reform Notice -- Grandfathered Plan Status Disclosure

The City of Seattle Aetna and Group Health medical plans for Most employees and employees who are members of the Seattle Police Officers' Guild are "grandfathered health plans" under the Patient Protection and Affordable Care Act (the Affordable Care Act). The Local 77 IBEW medical Plans are non-grandfathered plans.

As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered to non-grandfathered status can be directed to Central Benefits at (206) 615-1340.

Enrollment Options

The plan and dependent coverage elections you make during Open Enrollment (which ends at 5:00 pm on October 31) are for the 2015 plan year. According to IRS Section 125 regulations, you cannot change your elections outside of open enrollment period unless you have a qualifying change in family status (page 10). If you do not make changes, your plans will remain the same, and you will pay the designated premium amount.

If you decline medical coverage for yourself and/or family members (you may not decline dental or vision coverage), the following will occur:

- If you have no other medical insurance, you will NOT be eligible to enroll in a medical plan until the next annual Open Enrollment unless you have a qualifying change in family status as defined in the Change in Family Status/Dependent Eligibility section on page 12. Enrollment must take place within 31 days.
- If you have other medical coverage (you may not decline dental or vision coverage) and lose your other coverage, you may enroll in a City medical plan within 31 days of the loss of the other coverage upon providing proof of continuous medical coverage.
- If you have a qualifying change in family status, you may enroll or dis-enroll your eligible dependents within 31 days (or 60 days for a newborn or newly adopted child) of that change.
- If you declined City coverage and leave City employment or go on a leave of absence, you will not be eligible to obtain your medical, dental, or vision coverage through the City under the federal COBRA law subsequently. However, if you retire you will be eligible to enroll in a City retiree medical plan.

Premium Sharing

The table below shows monthly premium contributions for 2015 for employees with Most benefits. SPOG and Local 77 premium contributions are shown on the next two pages. Premium contributions will be divided into two equal payments and taken from the first two paychecks of the month on a pre-tax basis.

Employees with Most Benefits Coverage -- 2015 Monthly Health Care Premiums

	Total Monthly Premium	Employee, with or without children		Employee with Spouse/Domestic Partner, with or without children	
		City Pays	Employee pays*	City Pays	Employee pays
Medical Plan					
City of Seattle Preventive	\$1,182.68	\$1,134.56	\$48.12	\$1,084.18	\$98.50
City of Seattle Traditional	\$1,070.28	\$1,070.28	\$ 0.00	\$1,037.94	\$32.34
Group Health Standard	\$1,059.64	\$1,011.24	\$48.40	\$959.74	\$99.90
Group Health Deductible	\$975.92	\$950.92	\$25.00	\$919.00	\$56.92
Dental Plan					
Delta Dental of Washington*	\$117.04	\$117.04	\$0.00	\$117.04	\$0.00
Dental Health Services	\$149.70	\$149.70	\$0.00	\$149.70	\$0.00
Vision Plan					
Basic Plan	\$9.46	\$9.46	\$0.00	\$9.46	\$0.00
Buy-Up Plan	\$22.68	\$9.46	\$13.22	\$9.46	\$13.22

*Formerly, Washington Dental Service

Go to seattle.gov/personnel/benefits/library/forms.asp for 2015 health benefits coverage values for non-IRS tax dependents such as domestic partner and domestic partner's dependent children. Scroll to the Health Care section and open the *Non-IRS Dependent Coverage Values* document.

*Includes employees covered by CME0 Local 77 and SPMA LEOFF 2 contracts; does not include Fire Chiefs and SPMA LEOFF 1. See Open Enrollment letter for full rate information or contact your Human Resources representative.

**Employees Covered by SPOG Contract -- 2015 Monthly Health Care Premiums
(With or without Children or Spouse/Domestic Partner)**

	Total Monthly Premium	City Pays	Employee Pays
Medical Plan			
City of Seattle Preventive	\$1,504.86	\$1,429.62	\$75.24
City of Seattle Traditional			
LEOFF I	\$1,116.37	\$1,060.55	\$55.82
LEOFF II	\$1,341.72	\$1,274.64	\$67.08
Group Health Standard Plan	\$1,314.68	\$1,051.74	\$262.94
Group Health Deductible Plan	\$974.52	\$925.80	\$48.72
Dental Plan			
Delta Dental of Washington (formerly Washington Dental Service)	\$123.10	\$123.10	\$0.00
Dental Health Services	\$176.97	\$176.97	\$0.00
Vision Plan			
Vision Service Plan	\$29.81	\$29.81	\$0.00

For 2015 health benefits coverage values for non-IRS tax dependents such as domestic partner and domestic partner's dependent children, go to seattle.gov/personnel/benefits/library/forms.asp. Scroll to the Health Care section and open the *Non-IRS Dependent Coverage Values* document.

**Employees Covered by I.B.E.W. Local 77 Contract -- 2015 Monthly Medical Premiums*
(With or without Children or Spouse/Domestic Partner)**

Original Medical Plan			
	Total Monthly Premium	City Pays	Employee Pays
City of Seattle Preventive	\$1,494.50	\$1,345.06	\$149.44
City of Seattle Traditional	\$1,530.57	\$1,377.51	\$153.06
Group Health Standard	\$1,208.64	\$1,087.78	\$120.86

Most/Local77 Medical Plan					
	Total Monthly Premium	Employee, with or without children		Employee with Spouse/Domestic Partner, with or without children	
		City Pays	Employee pays*	City Pays	Employee pays
City of Seattle Preventive	\$1,371.45	\$1,323.33	\$48.12	\$1,272.95	\$98.50
City of Seattle Traditional	\$1,379.84	\$1,379.84	\$ 0.00	\$1,347.50	\$32.34
City of Seattle Group Health Standard	\$1,179.51	\$1,131.11	\$48.40	\$1,079.61	\$99.90

Dental Plan			
Delta Dental of Washington (formerly Washington Dental Service)	\$122.09	\$122.09	\$0.00
Dental Health Services	\$173.85	\$173.85	\$0.00
Vision Plan			
Vision Service Plan	\$12.26	\$12.26	\$0.00

For 2015 health benefits coverage values for non-IRS tax dependents such as domestic partner and domestic partner's dependent children, go to seattle.gov/personnel/benefits/library/forms.asp. Scroll to the Health Care section and open the *Non-IRS Dependent Coverage Values* document.

*Does not include employees covered by CME0 Local 77 contract. See your Open Enrollment letter for rate information or contact your Human Resources representative.

Changing Your Plan Choices Outside of Open Enrollment

You may only make changes to your benefits elections outside the open enrollment period if family status changes occur in your family. The changes you can make depend on the status change, and must be consistent with it. Call your department's HR representative, or the Central Benefits Unit (206-615-1340) for more information.

Changes in family status are defined as:

- Birth, adoption, placement of a child, or legal guardianship*.
- Loss of a child, spouse, or domestic partner's eligibility under another health plan*.
- Marriage or formation of a domestic partnership*.
- Divorce, termination of a domestic partnership, or legal separation.

Eligible Dependents

You must be enrolled before you can enroll your dependents. Dependents eligible to be covered under the City's benefit programs are:

- Your spouse
- Your domestic partner
- Your biological or adopted children, your spouse or domestic partner's children, or any child for whom you are the legal guardian. The child must be under age 26.

To cover a spouse/domestic partner, you must complete an Affidavit of Marriage/Domestic Partnership, available from your HR or Payroll Representative and online at personnelweb/benefits/library/forms.aspx. You may need to provide proof of legal guardianship for dependent children.

If the premiums for a domestic partner or partner's child are taken *after taxes*, you may drop a domestic partner or partner's child any time (without a change in family status) if he/she is not claimed as your IRS tax dependent.

* If you add a dependent to a City health care plan, you will be contacted by Aon Hewitt, the City's business partner, about providing documentation to verify your dependent's eligibility for coverage on City benefits.

Optional Coverages

- **Accidental Death and Dismemberment (AD&D):**
You choose a coverage amount in increments of \$25,000 up to \$500,000. Go to seattle.gov/personnel/benefits/optional/add.asp for plan information.
- **Flexible Spending Accounts (FSAs)**
To set up accounts for 2015, you must enroll/reenroll by October 31 through Employee Self-Service. The annual contribution for the health care and dependent care FSAs will decrease to \$120. The maximum contribution for a health care FSA will be limited to \$2,500 per employee. The maximum contribution for a dependent (day) care FSA will be \$5,000 per household. For plan information, go to seattle.gov/personnel/benefits/optional/flexible.asp
- **Group Term Life (GTL):**
seattle.gov/personnel/benefits/optional/life.asp
- **Long-Term Disability (LTD):**
seattle.gov/personnel/benefits/optional/disability.asp

Where to Find Forms

Forms	Web Page Address
• Affidavit of Marriage/Domestic Partnership	seattle.gov/personnel/benefits/library/forms.asp Change in Family status section
• Termination of Marriage/Domestic Partnership	seattle.gov/personnel/benefits/library/forms.asp Change in Family status section
• Medical History Statement (Evidence of Insurability)	seattle.gov/personnel/benefits/library/forms.asp Life Insurance section seattle.gov/personnel/benefits/library/forms.asp Long Term Disability section

Who to Contact if You Have Questions

If you have questions, contact the following organizations. The Seattle Department of Human Resources Central Benefits Unit can be reached at 206-615-1340.

Aetna	877-292-2480	AetnaNavigator.com
Group Health Cooperative	888-901-4636	GHC.org
Vision Service Plan	800-877-7195	VSP.com click on "Members and Consumers"
Delta Dental of Washington (formerly Washington Dental Service)	206-522-2300 or 800-554-1907	DeltaDentalWa.com
Dental Health Services	206-788-3444 877-495-4455	DentalHealthServices.com/cityofseattle
Prudential Retirement	800-833-5761 206-447-1924	Prudential.com/Online/Retirement
Employee Assistance Program	888-272-7252 TTY: 888-879-8274	HorizonCareLink.com Username: city of seattle Password: city of seattle
Life, AD&D, LTD Disability		Your Department/HR Representative
Flex-Plan Services	800-669-3539	flex-plan.com/



City of Seattle

Seattle Department of Human Resources
Benefits Unit
700 Fifth Avenue, Suite 5500
P.O. Box 34028
Seattle, WA 98124-4028

PRSRT STD
US POSTAGE
PAID
SEATTLE, WA
PERMIT # 1046

RETURN SERVICE REQUESTED

Open Enrollment for 2015 Ends at 5:00 pm on October 31, 2014

IMPORTANT: If you have access to Employee Self-Service, please make your changes on line. If you do not have access, paper forms are due to your Department's Human Resources representative by **5:00 pm on October 31.**